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February 4, 2013

Michael Wayne Crawford
13171 Quade Lane
Woodbridge, VA 22192

RE: Creditor: BSI Financial Services, Inc., as servicer for HMC Assets, LLC solely in its capacity as Seperate Trustee of CAM V TRUST
Case #: 10-13604-RGM
Property: 12625 Dulcinea Place, Woodbridge, VA 22192
Our File #: 91-028429-12

This letter serves as fourteen (14) days Notice to advise you that you are in default of the Bankruptcy Order entered June 14, 2012. The amount necessary to reinstate the subject loan is \$7,827.38, with a breakdown as follows:

9 Adequate Protection payments (6/1/12-2/1/13) @ \$740.17/mth	\$6,661.53
Taxes paid to Prince William County	1,115.85
NOD Fees	50.00
Total	\$7,827.38

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than fourteen (14) days from the date of this letter, with **CERTIFIED FUNDS** payable to **BSI Financial Services**, and sent to **Michael T. Freeman, Esquire, 1804 Staples Mill Road, Suite 200, Richmond, VA 23230**.

Alternatively, you may file an objection with the Court stating that (i) no default exists or (ii) any other reason why an Order granting relief from the automatic stay should not be entered.

Unless payment or an objection is received within fourteen (14) days of the date of this letter, a Certificate of Default will be filed with the Court and an Order Terminating Stay will be submitted to the Court for entry. If relief from the automatic stay is terminated, the collateral may be sold at foreclosure.

Please further note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure.

Sincerely,

SAMUEL I. WHITE, P. C.
/s/ MICHAEL T. FREEMAN
Attorney at Law

NOTICE

Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that Samuel I. White, P.C., Counsel for the Plaintiff, is a debt collector attempting to collect the indebtedness referred to herein, and any information we obtain from you will be used for that purpose.

/SWC

cc: R.A. Hurley, Esquire